

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-12338  
AMBROSE E. GMEINER II Judge: Christine M. Gravelle

Debtor(s)

**Chapter 13 Plan and Motions**

☒ Original    ☐ Modified/Notice Required    Date: 2/19/2019  
☒ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EDR    Initial Debtor: AEG    Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1469.00 per month to the Chapter 13 Trustee, starting on March 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1,500.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bayview Loan Svc.	Residence	\$53,701.62	N/A	\$53,701.62	\$2,297.71
Berkeley Twp. Sewer		\$86.00		\$86.00	
Berkeley Village North Homeowners		\$985.50		\$985.50	\$102.00
US Bank Cust for PC5		\$1110.21		\$1110.21	
Sterling Natl		\$4283.87		\$4283.87	
US Bank Cust/Crestar Capital Inc.		\$449.36		\$449.36	

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
America's Wholesale Lender	Residence	\$79,000.00	\$370,714.00	\$544,720.00	\$0.00	N/A	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

America's Wholesale Lender

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Equiant Financial Services One Main Financial Systems & Services Technologies, Inc	Flagship Resort Royal Suite 2011 Chevy Tahoe 2001 Chapparral 260 Signature	Unknown \$10,350.00 \$5,158.00	Unknown \$12,632.87 \$4,455.00

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Capital One Auto Finance, GM Financial

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Dept. of Ed. Nelnet	Student Loans are nondischargeable	To be paid outside the plan	\$48,098.96

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Nissan Finance Motor Acceptance Solar City		Auto Lease  Solar Panel Lease	Assume  Assume	\$592.69

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Renny Lin, M.D.	Residence	Judicial	\$860.00	\$370,714.00	\$23675.00	\$623,720.00	\$860.00

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
America's Wholesale Lender	Residence	\$79,000.00	\$370,714.00	\$544,720.00	\$0.00	\$79,000.00

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 2/20/2019

/s/ Ambrose E. Gmeiner, II  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: 2/20/2019

/s/ Eugene D. Roth  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Ambrose E. Gmeiner, II  
DebtorCase No. 19-12338-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 57

Date Rcvd: Feb 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2019.

db  
518009273 +Ambrose E. Gmeiner, II, 3 Fieldcrest Ct, Bayville, NJ 08721-2162  
518031660 +Alpert Zalis Pediatric Cardiology, 46 West Ferris Street, East Brunswick, NJ 08816-2159  
518009274 +Ambrose E. Gmeiner II, 255 Atlantic City Blvd., Bayville, NJ 08721-1216  
518009276 +America's Wholesale Lender, 4500 Park Grande, Calabasas, CA 91302-1613  
518009275 +Barclays Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014  
518009277 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
Bayview Loan Servicing, LLC, c/o KML Law Group, 216 Haddon Avenue, Suite 406,  
Miami, FL 33146  
518009278 +Berkeley Township Sewer Authority, 255 Atlantic City Boulevard, Bayville, NJ 08721-1296  
518009279 +Berkeley Villages North Homeowners Assn., PO Box 2932, Trenton, NJ 08690-0932  
518009280 +Berkeley Villages North Homeowners Assn., PO Box 2932, Trenton, NJ 08690-0932  
518009281 Capital One, Hayt Hayt & Landau, LLC, Two Industrial Was West,  
Point Pleasant, NJ 07714-0500  
518009286 +Community Medical Center, PO Box 6081, Parsippany, NJ 07054-7081  
518009285 +Community Medical Center, c/o B&B Collections, PO Box 2137, Toms River, NJ 08754-2137  
518009287 Community Surgical Supply, c/o IC System, PO Box 64437, Saint Paul, MN 55164-0437  
518009288 +Creative College Consulting, LLC, 3 Pittenger Road, Three Bridges, NJ 08887-2301  
518009291 +Equiant Financial Services, c/o Flagship Resort Development Co,  
5401 N. Prima Road, Suite 150, Scottsdale, AZ 85250-2630  
518009292 +First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868  
518009294 +Fitness In Therapy, 202 Highway 37 West, Suite 6, Toms River, NJ 08755-8055  
518009295 +GM Financial, PO Bo 183834, Arlington, TX 76096-3834  
518009296 +Guardian Home Monitoring Services, 8281 Greensboro Drive, Mc Lean, VA 22102-5211  
518009297 IC System, PO Box 64437, Saint Paul, MN 55164-0437  
518009299 +JHPDE Finance 1 Lending Club Corp, c/o Cawley & Bergman, LLC, 117 Kinderkamack Road,  
Suite 201, River Edge, NJ 07661-1916  
518009300 +Joan Faller, C/O Joseph Pinizotto, Esq., 189 Route 37 West, Toms River, NJ 08755-8065  
518009301 Johnson, Mirmiran & Thompson, 40 Wight Avenue, Cockeysville, MD 21030-2059  
518009313 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812  
518009302 +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162  
518009314 +Nissan Finanace Motor Acceptance, Po Box 742658, Cincinnati, OH 45274-2658  
518026279 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
518009316 Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202  
518009317 +Prosper Lending Club, 71 Stevensen Street, Suite 300, San Francisco, CA 94105-2985  
518009318 +RCI, 9998 North Michigan Road, Carmel, IN 46032-7766  
518009319 +Renny Lin, M.D., C/O Lee S. Dennison, Esq, 231 High Street, Mount Holly, NJ 08060-1450  
518009320 +Royal Suites Interval Owners Assn, 60 North Main Avenue, Atlantic City, NJ 08401-5518  
518009324 +SYNCB/Walmart, C/O Selip & Stylianou, LLP, 199 Crossways Park Drive,  
Woodbury, NY 11797-2016  
518009321 +Solar City Corp, c/o CT Lien Solutions, 3055 Clearview Way, San Mateo, CA 94402-3709  
518009322 +Solarcity, c/o TESLA, PO Box 3500, Draper, UT 84020-3500  
518009327 Systems & Services Technologies, Inc, 4315 Pickett Road, PO Box 3999,  
Saint Joseph, MO 64503-0999  
518009329 +TESLA, Energy Billing Department, PO Box 3500, Draper, UT 84020-3500  
518009331 +US Bank Cust for PC4 & Crdtrs, Tax Lien Svc Group, 50 South 16th Street, Suite 2050,  
Philadelphia, PA 19102-2516  
518009332 +US Bank Cust for PC5 Sterling Nat, 50 S 16th Street, Suite 2050,  
Philadelphia, PA 19102-2516  
518009333 +US Bank Cust/Crestar Capital, LLC, 50 South 16th Street, Suite 1950,  
Philadelphia, PA 19102-2516  
518009334 +US Bank Cust/Crestar Capital, LLC, Crestar Capital, LLC, 50 South 16th Street, Suite 1950,  
Philadelphia, PA 19102-2516

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 21 2019 00:14:36 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 21 2019 00:14:34 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235518009282 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 21 2019 00:17:25 Capital One,  
PO Box 30281, Salt Lake City, UT 84130-0281518009283 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 21 2019 00:16:44 Capital One,  
PO Box 71083, Charlotte, NC 28272-1083518020539 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 21 2019 00:17:28  
Capital One Auto Finance, a division of, AIS Portfolio Services, LP,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901518009284 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Feb 21 2019 00:17:37  
CapitalOne Auto Finance, PO Box 60511, City of Industry, CA 91716-0511518009289 +E-mail/Text: electronicbkydocs@nelnet.net Feb 21 2019 00:14:39 Dept of Education/Nelnet,  
121 S. 13th Street, Lincoln, NE 68508-1904518009315 E-mail/PDF: cbp@onemainfinancial.com Feb 21 2019 00:17:08 One Main Financial,  
PO Box 9001122, Louisville, KY 40290-1122518009323 +E-mail/PDF: gecsed@recoverycorp.com Feb 21 2019 00:18:01 SYNCB/Sleepy's, PO Box 965036,  
Orlando, FL 32896-5036

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 57

Date Rcvd: Feb 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518011644 +E-mail/PDF: gecsed@recoverycorp.com Feb 21 2019 00:16:34 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518009325 +E-mail/PDF: gecsed@recoverycorp.com Feb 21 2019 00:18:01 Synchrony Bank/Care Credit,  
Po Box 965036, Orlando, FL 32896-5036  
518009326 +E-mail/Text: bankruptcy@superlativem.com Feb 21 2019 00:15:35 Synchrony Bank/JC Penney,  
c/o Superlative RM, 9355 East Stockton Blvd., Suite 210, Elk Grove, CA 95624-9528  
518009328 +E-mail/Text: mtamsett@adminrecovery.com Feb 21 2019 00:15:01 TD Bank/Raymour & Flanigan,  
c/o Admin Recovery, LLC, 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809  
518035617 +E-mail/Text: electronicbkydocs@nelnet.net Feb 21 2019 00:14:39  
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
Lincoln NE 68508-1911  
518009330 +E-mail/Text: cgray@ucu.maine.edu Feb 21 2019 00:15:36 University Credit Union,  
139 Rangeley Road, Orono, ME 04469-5779

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518009290\* +Dept of Education/Nelnet, 121 S. 13th Street, Lincoln, NE 68508-1904  
518009293\* +First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868  
518009298\* IC System, PO Box 64437, Saint Paul, MN 55164-0437  
518009303\* +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162  
518009304\* +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162  
518009305\* +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162  
518009306\* +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162  
518009307\* +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162  
518009308\* +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162  
518009309\* +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162  
518009310\* +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162  
518009311\* +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162  
518009312\* +Kelly Niro, 3 Fieldcrest Court, Bayville, NJ 08721-2162

TOTALS: 0, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Eugene D. Roth on behalf of Debtor Ambrose E. Gmeiner, II erotheresq@gmail.com  
Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4